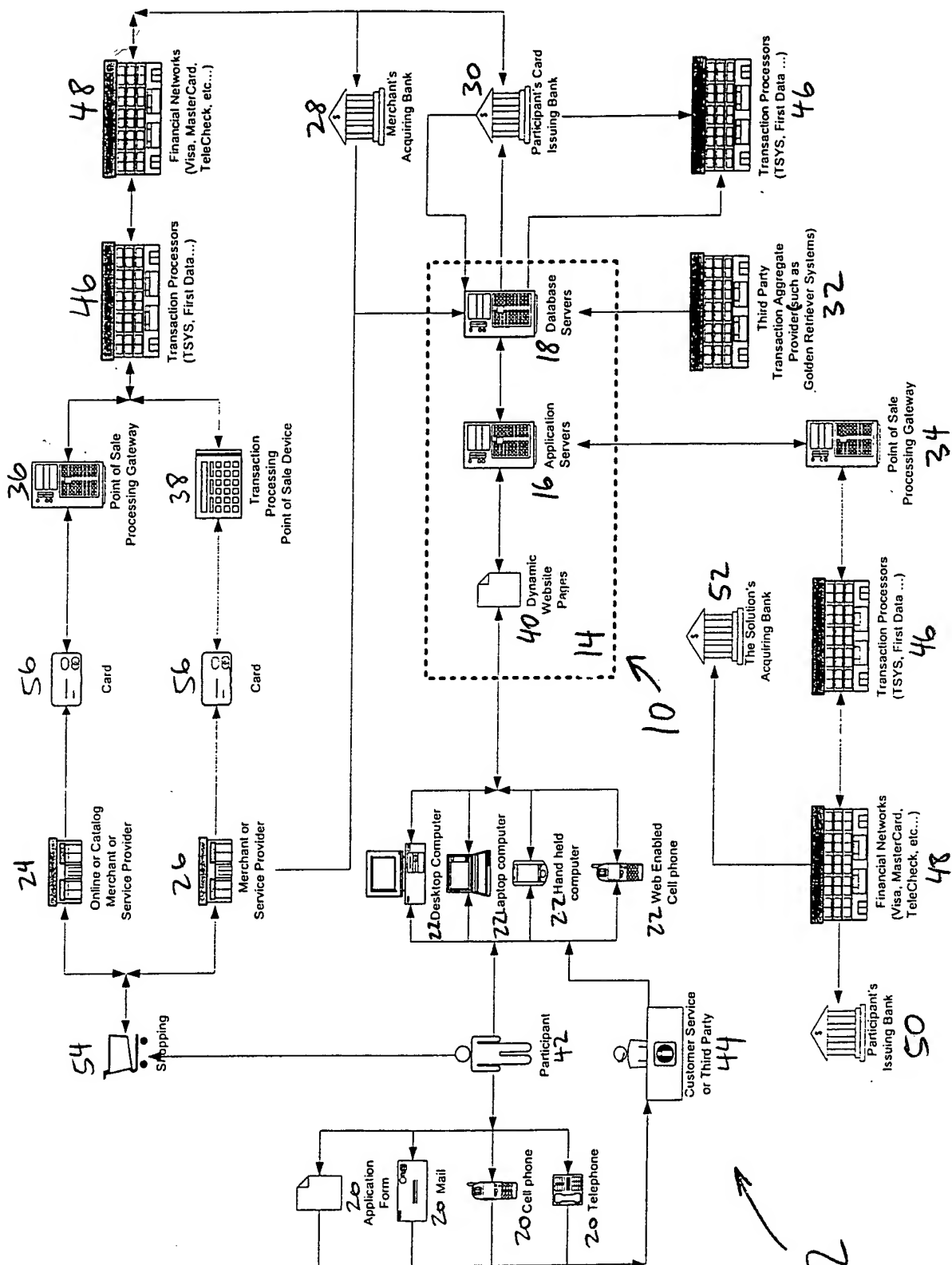


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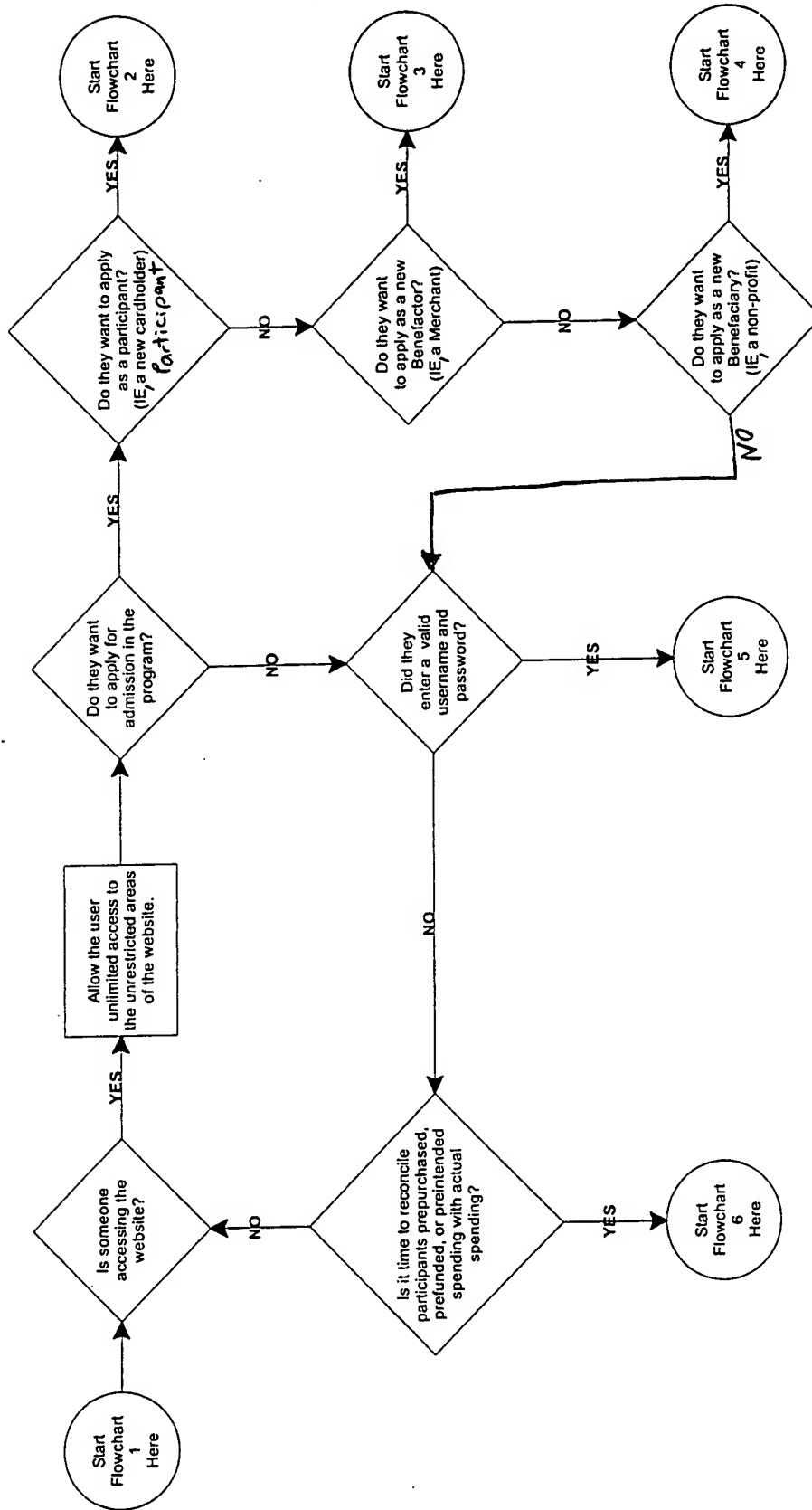
F16.1



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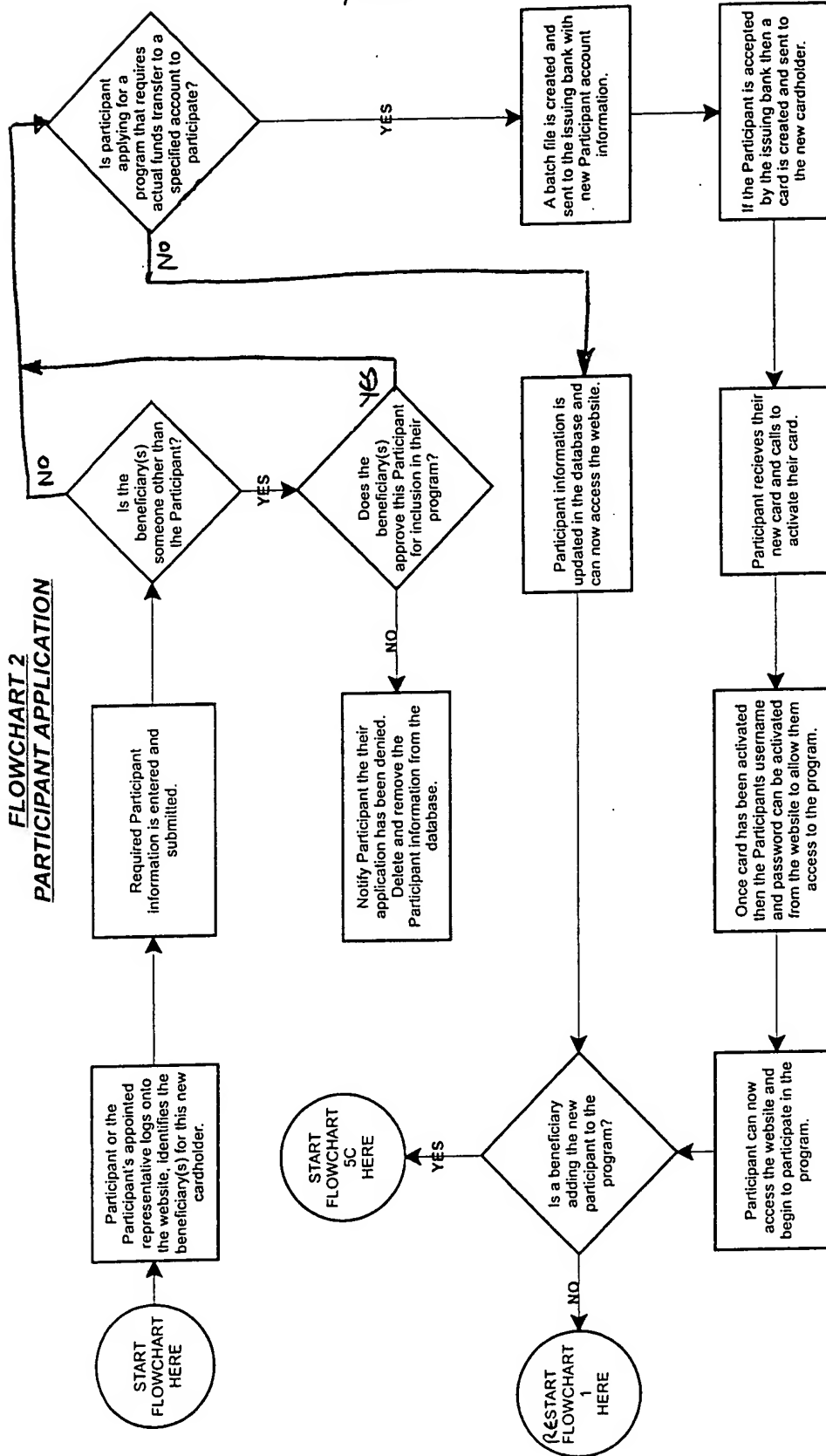
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FIG. 2  
FLOWCHART 1



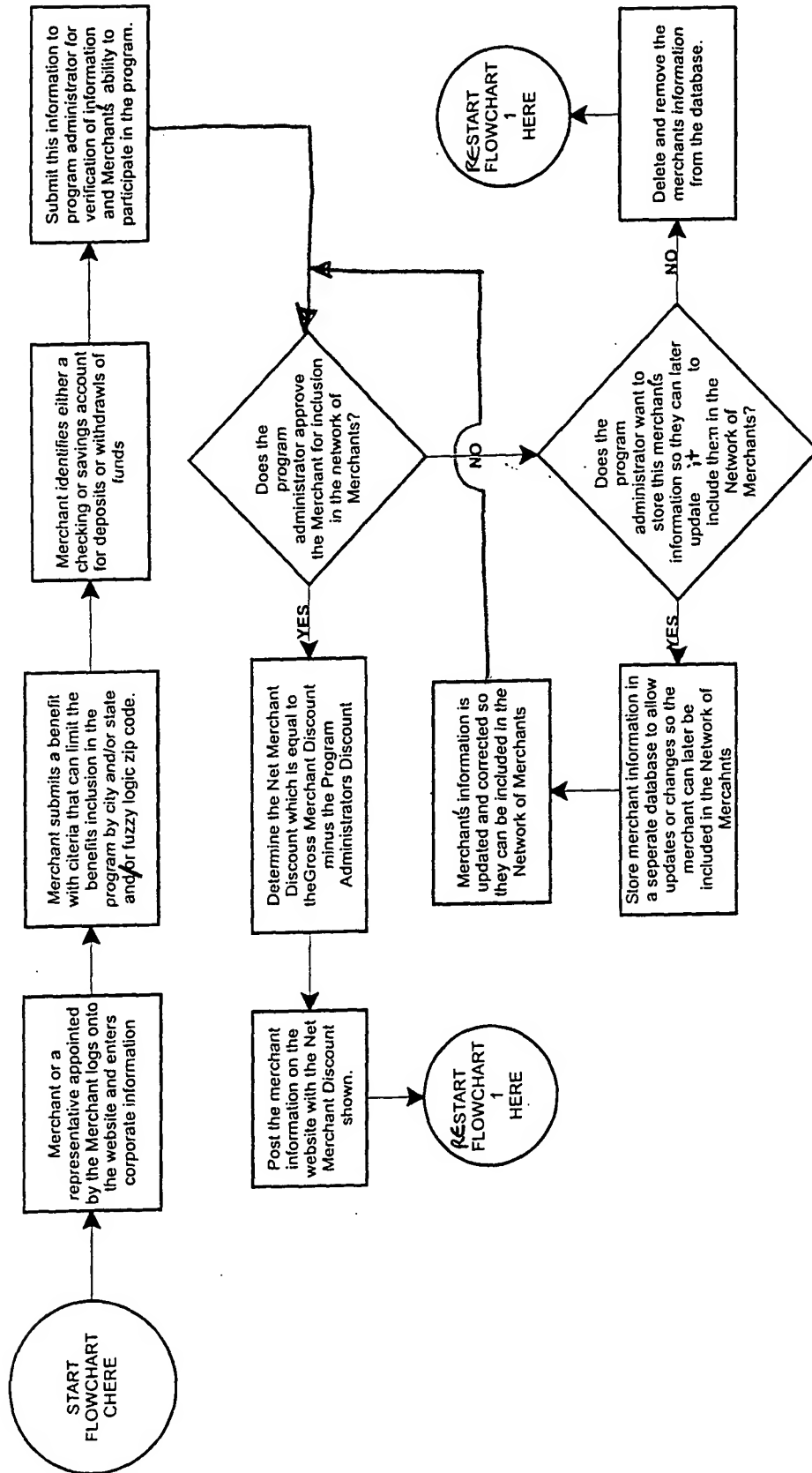
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FIG. 3  
 FLOWCHART 2  
 PARTICIPANT APPLICATION



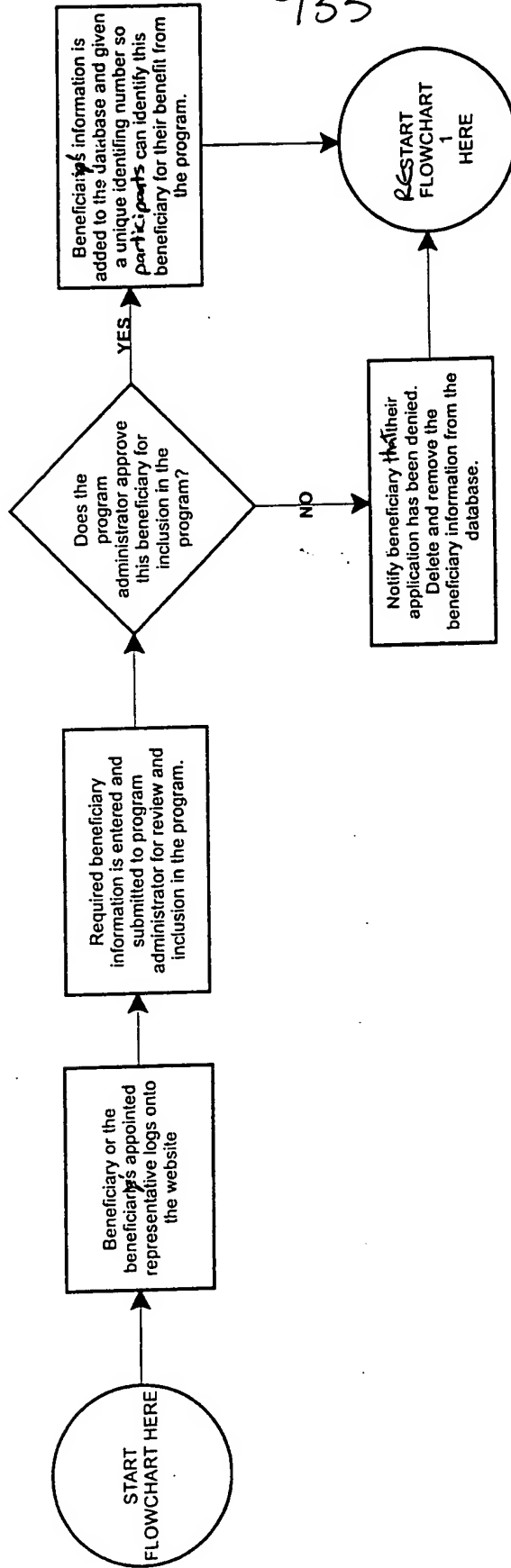
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FIG. 4  
 FLOWCHART 3  
 MERCHANT APPLICATION



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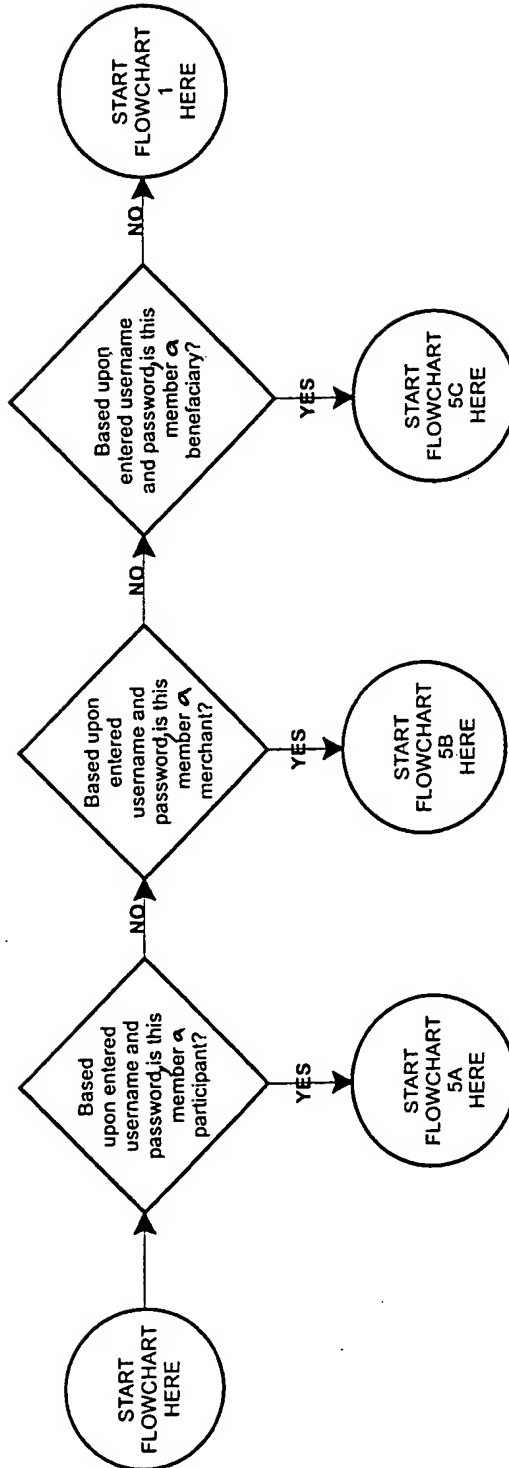
FIG. 5  
FLOWCHART 4  
BENEFICIARY APPLICATION

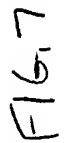


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FIG. 6

**FLOWCHART 5**  
**USER IDENTIFICATION**

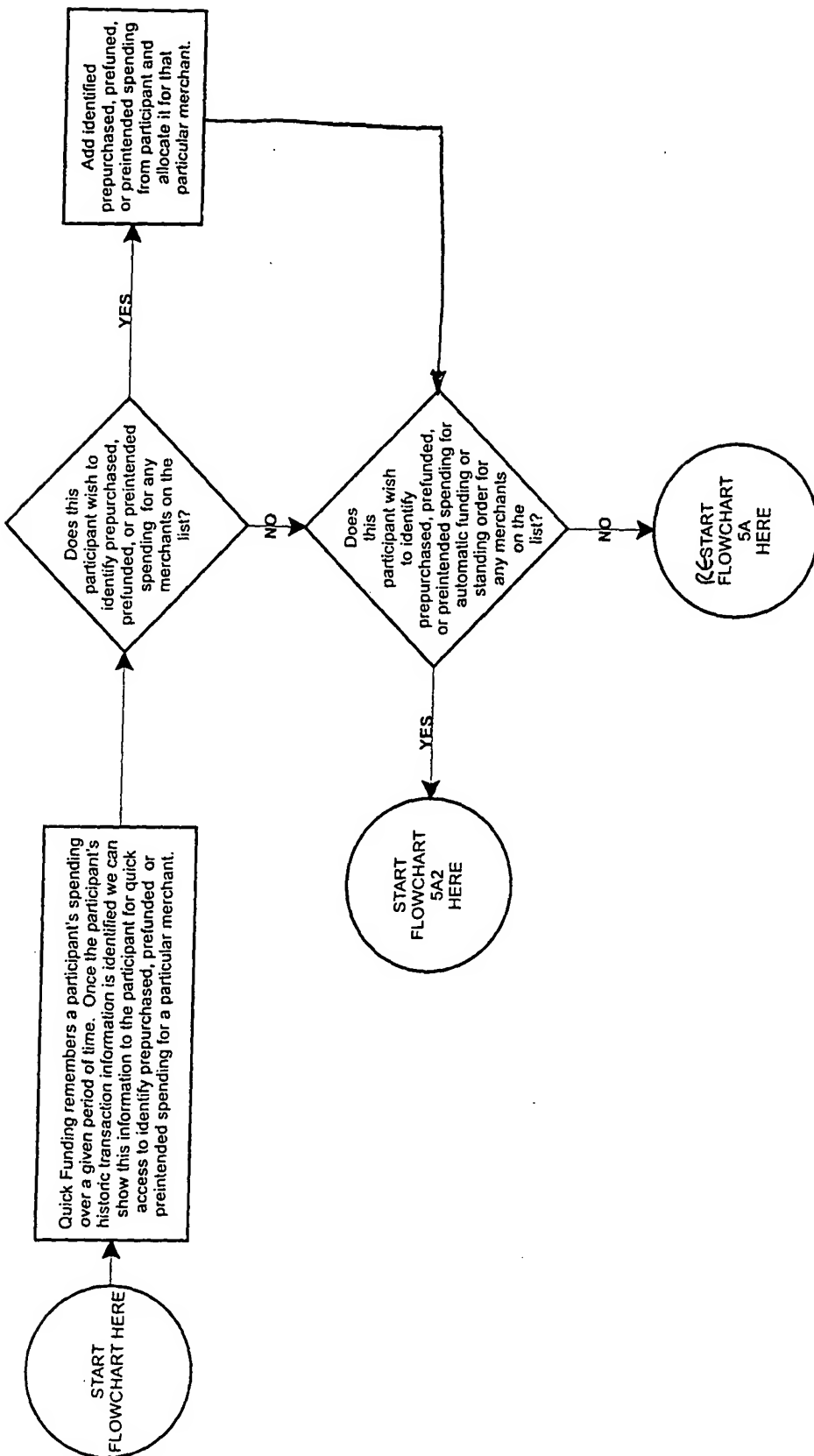




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F16.8

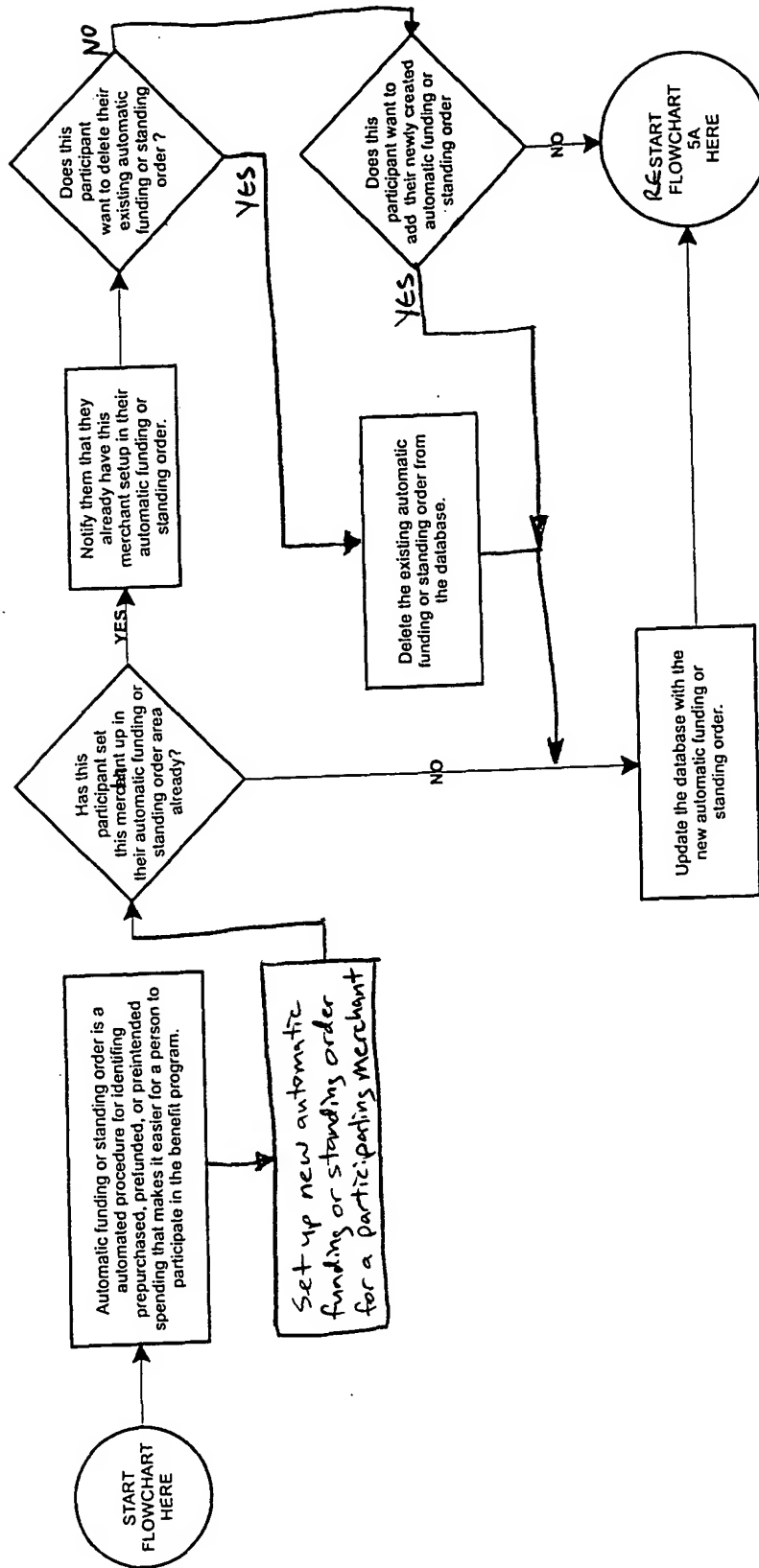
FLOWCHART 5A1  
QUICK FUNDING





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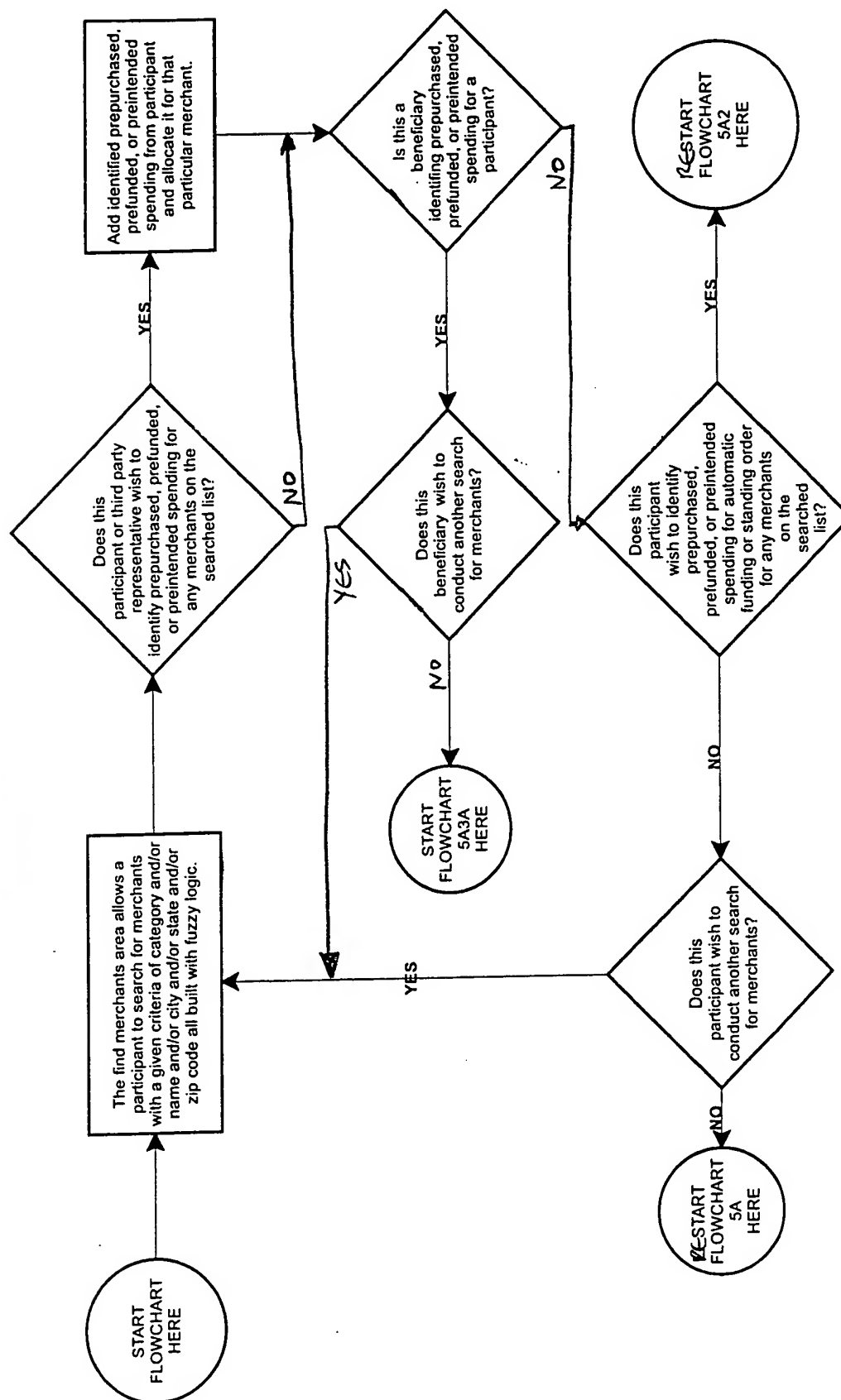
FIG. 9  
FLOWCHART 5A2  
AUTOMATIC FUNDING OR STANDING ORDER FLOWCHART



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FIG. 10

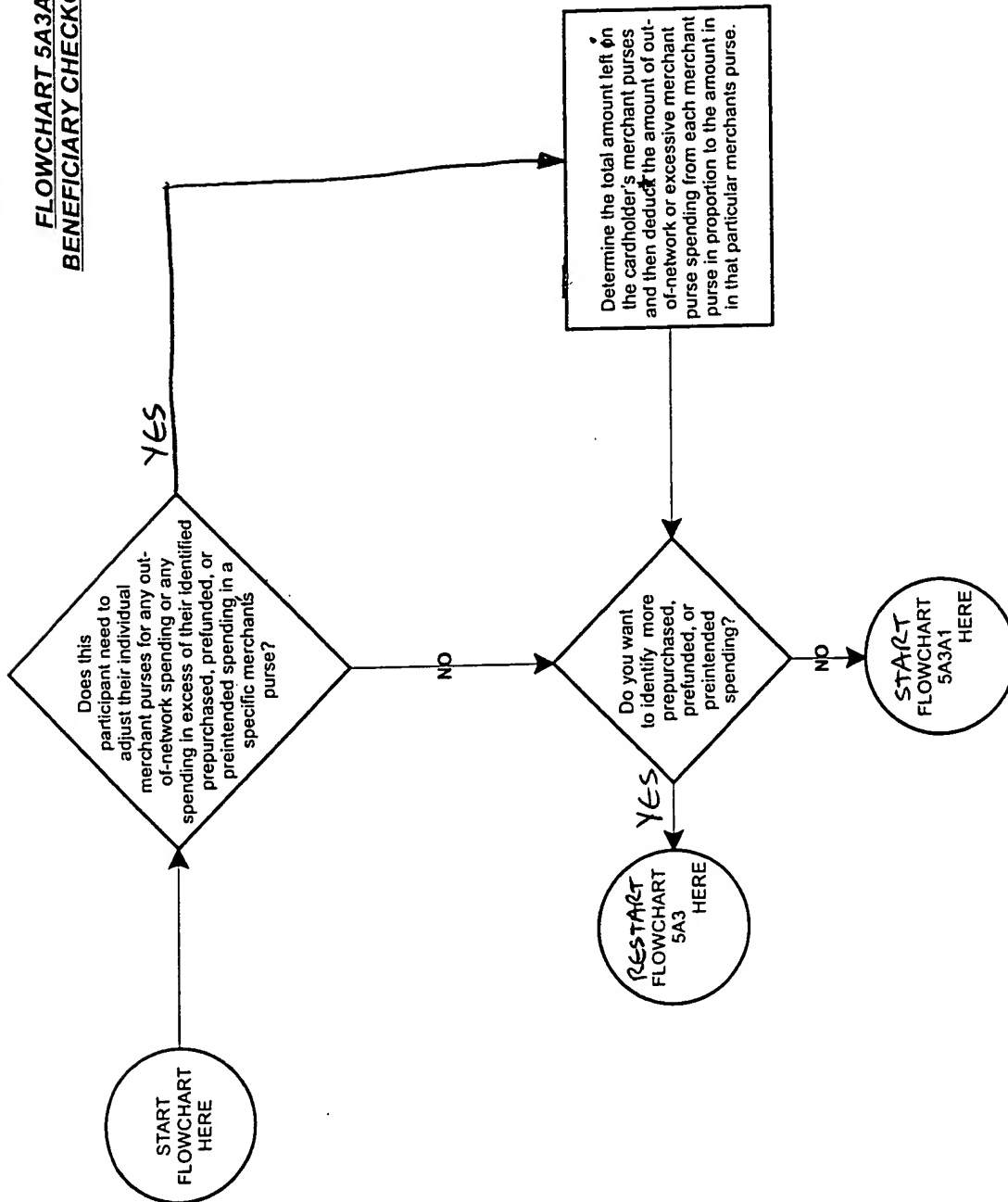
FLOWCHART 5A3  
FIND MERCHANTS FLOWCHART



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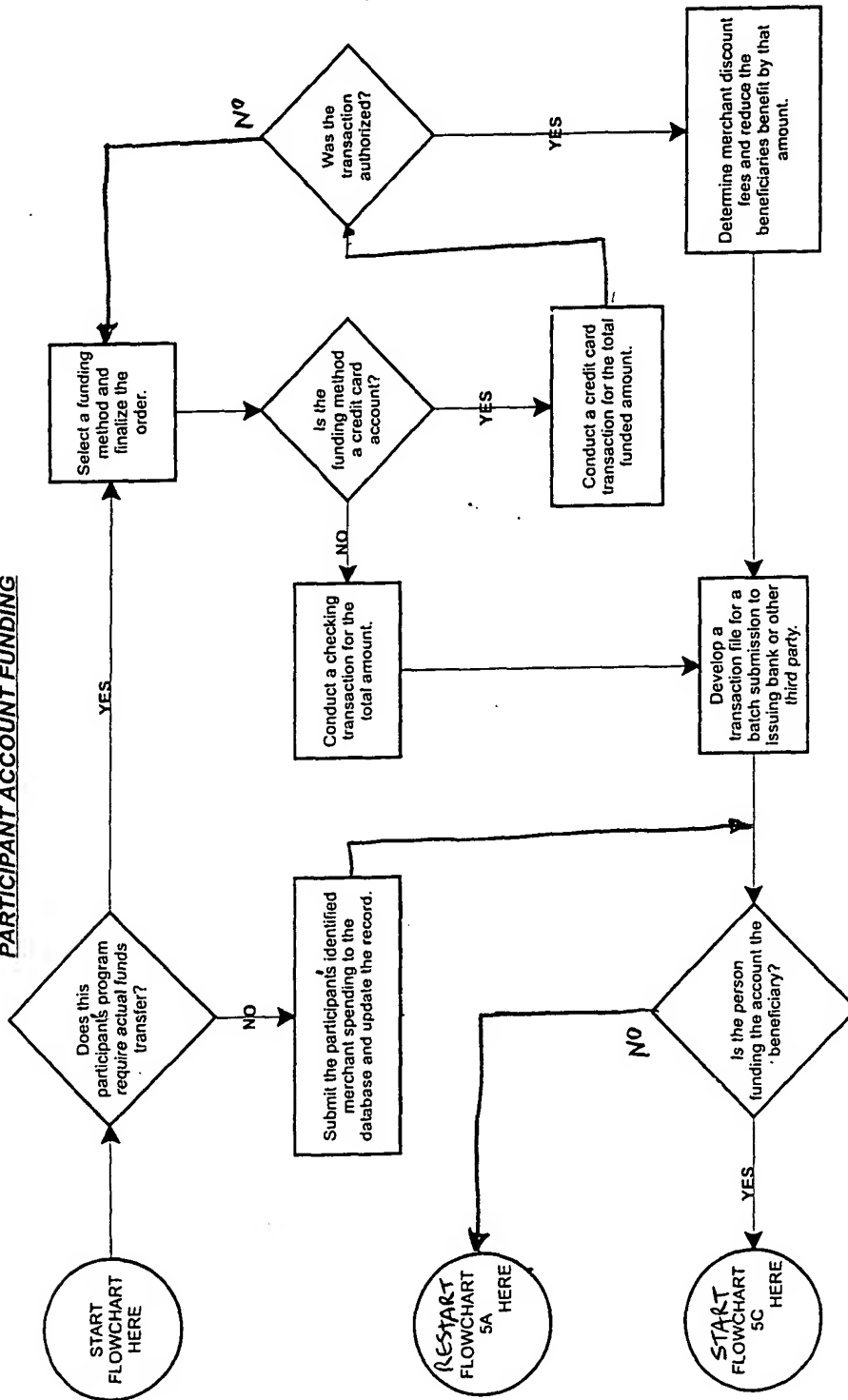
FIG. 11

**FLOWCHART 5A3A  
BENEFICIARY CHECKOUT**



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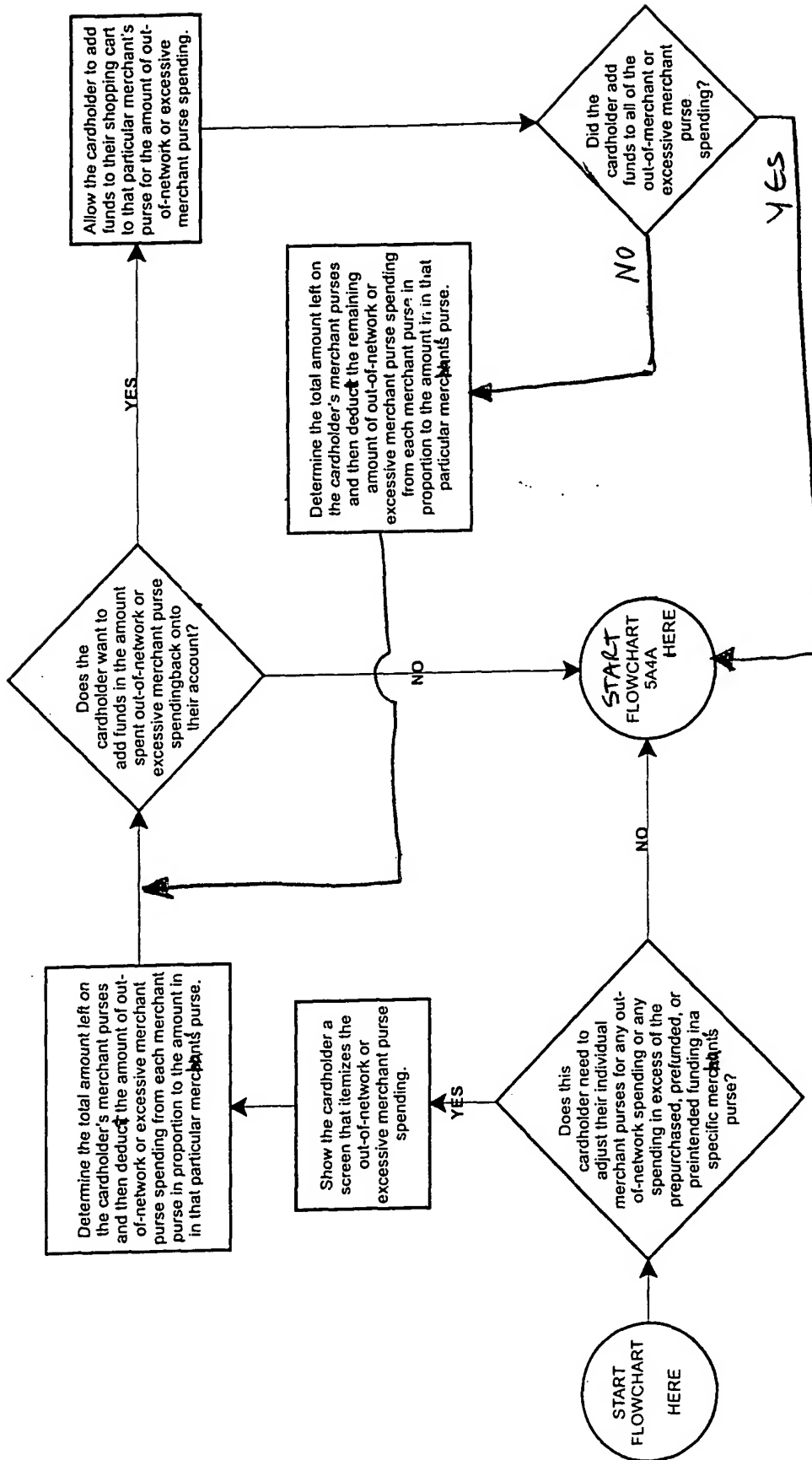
FIG. 12  
FLOWCHART 5A3A1  
PARTICIPANT ACCOUNT FUNDING



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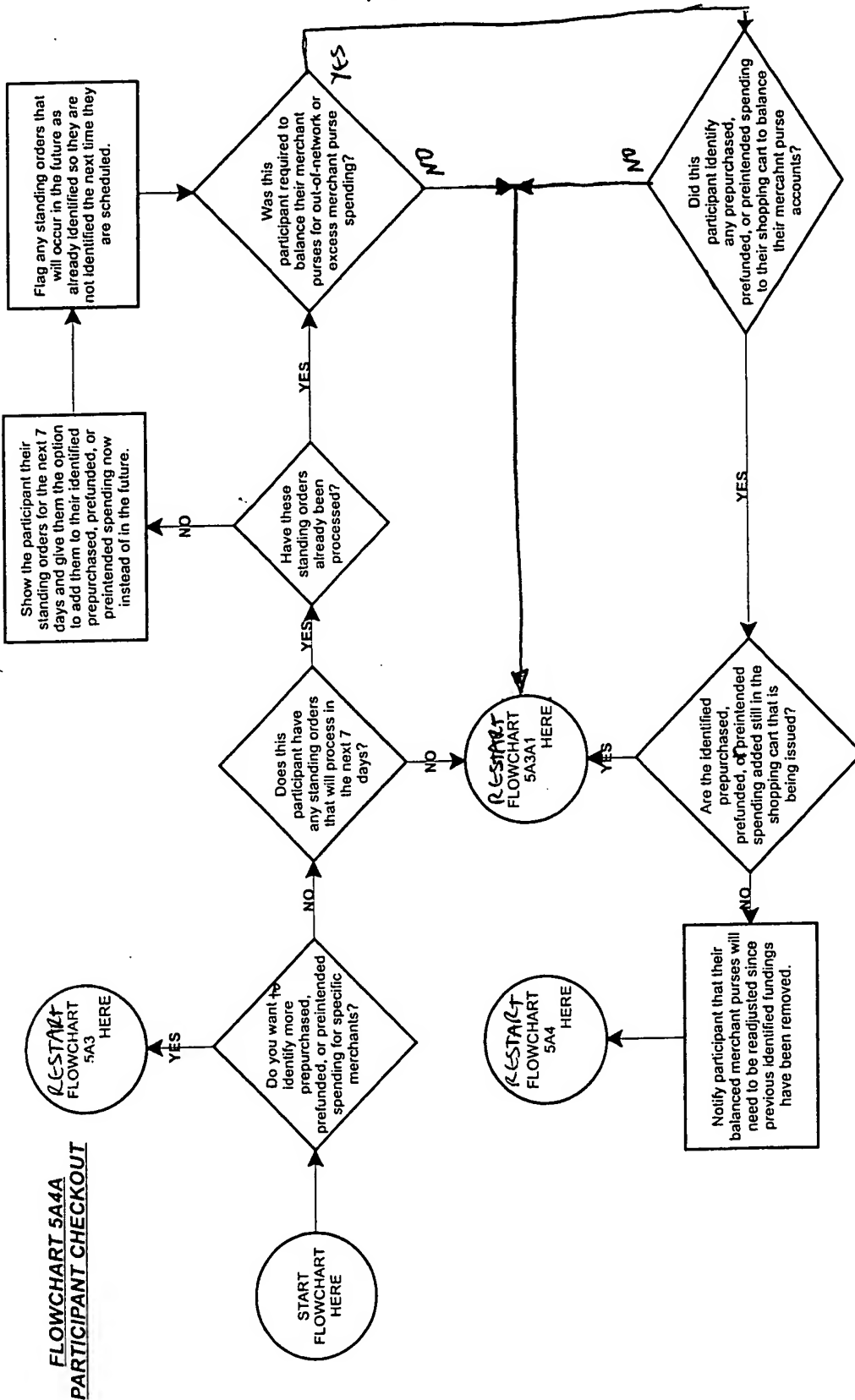
FIG. 13

FLOWCHART 5A4  
 PARTICIPANT ACCOUNT BALANCE ADJUSTMENT



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FIG. 14



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FIG. 15

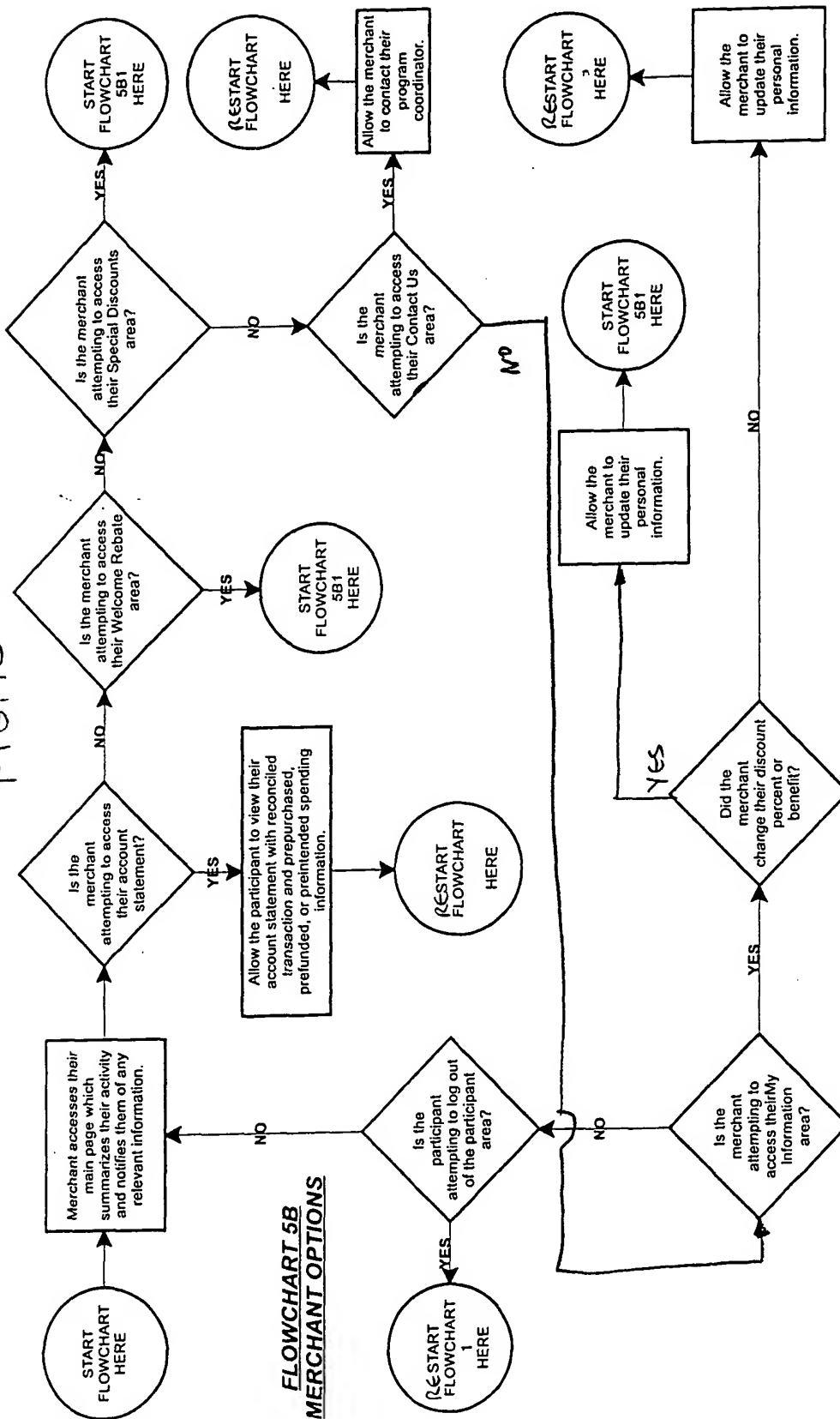
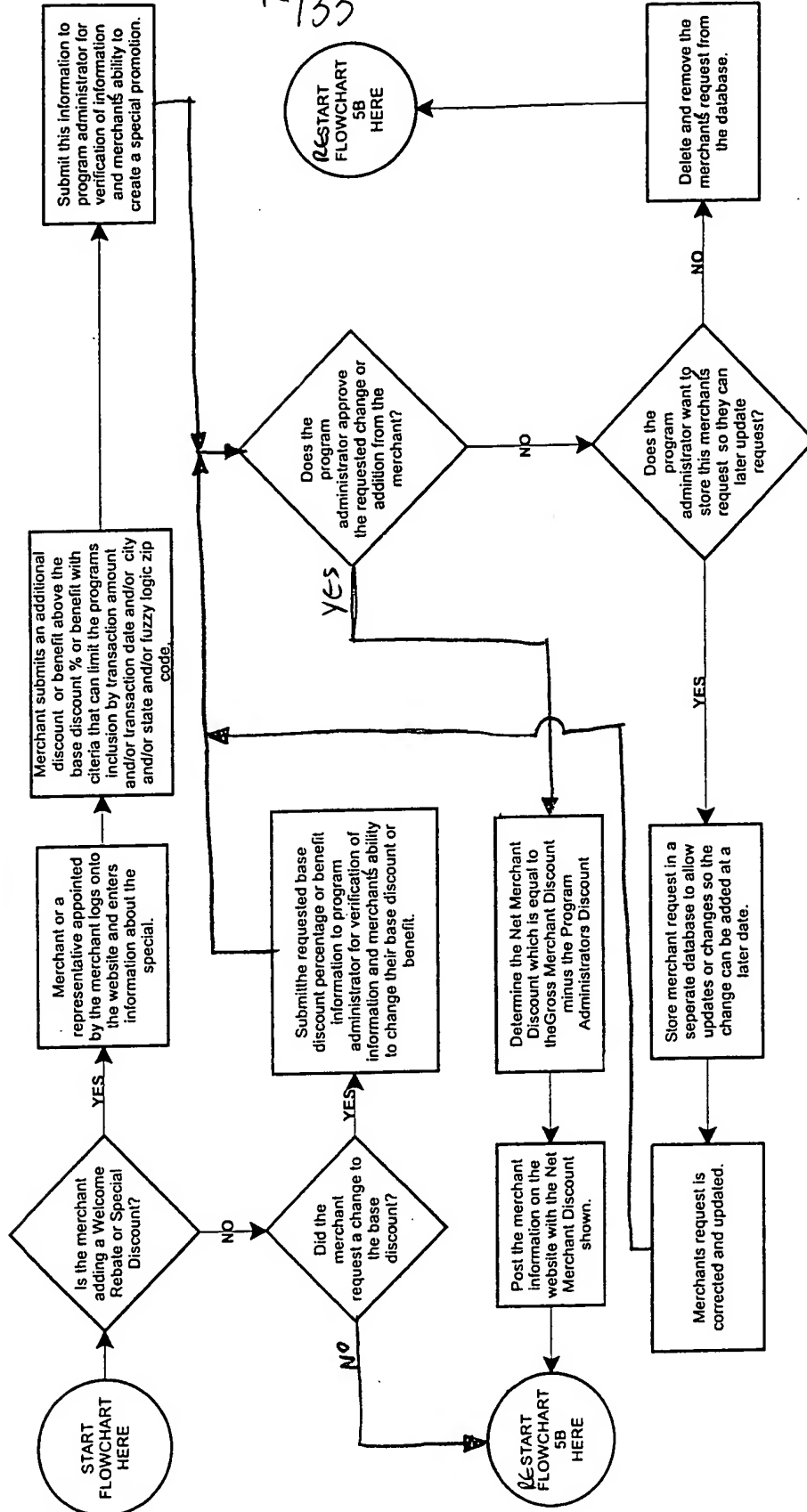


FIG. 16

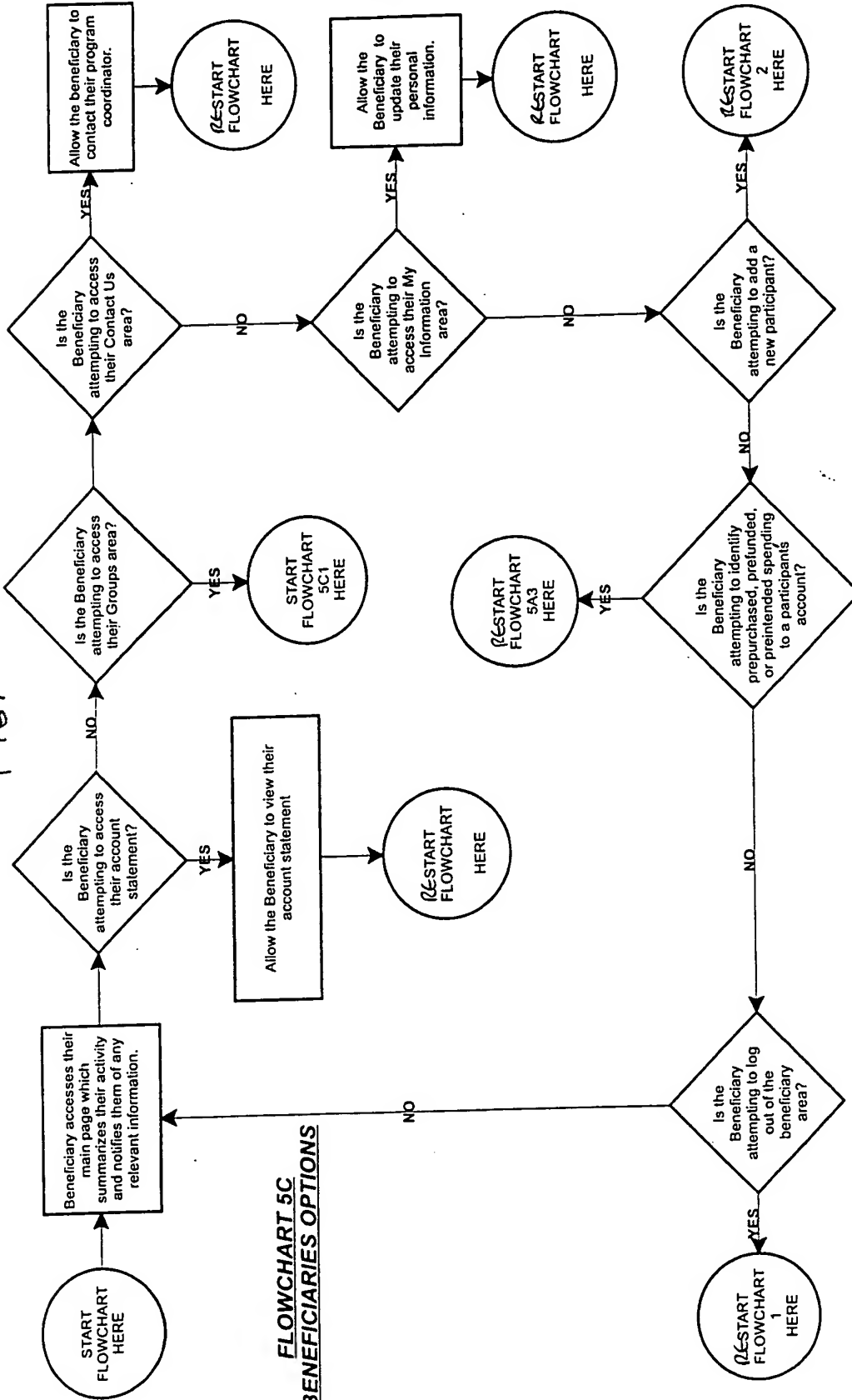
FLOWCHART 5B1  
 MERCHANT BASE DISCOUNT / WELCOME REBATE / SPECIAL DISCOUNT REQUEST





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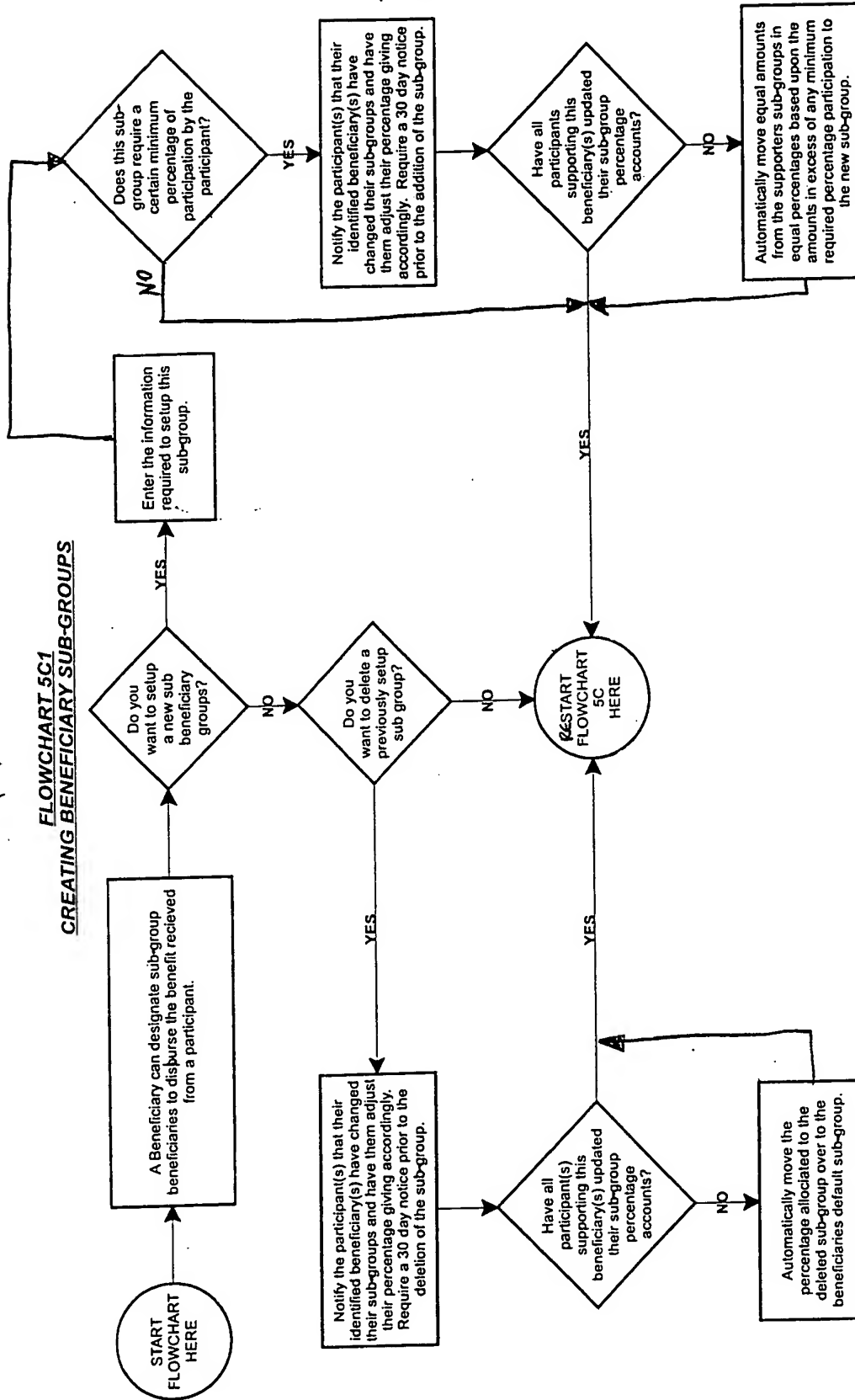
FIG. 17



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FIG. 18

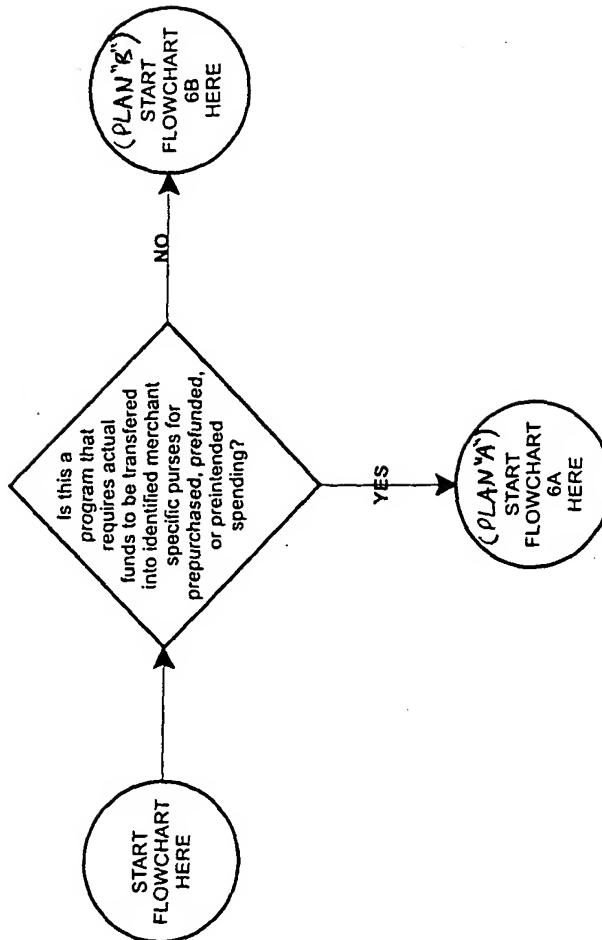
FLOWCHART 5C1  
 CREATING BENEFICIARY SUB-GROUPS



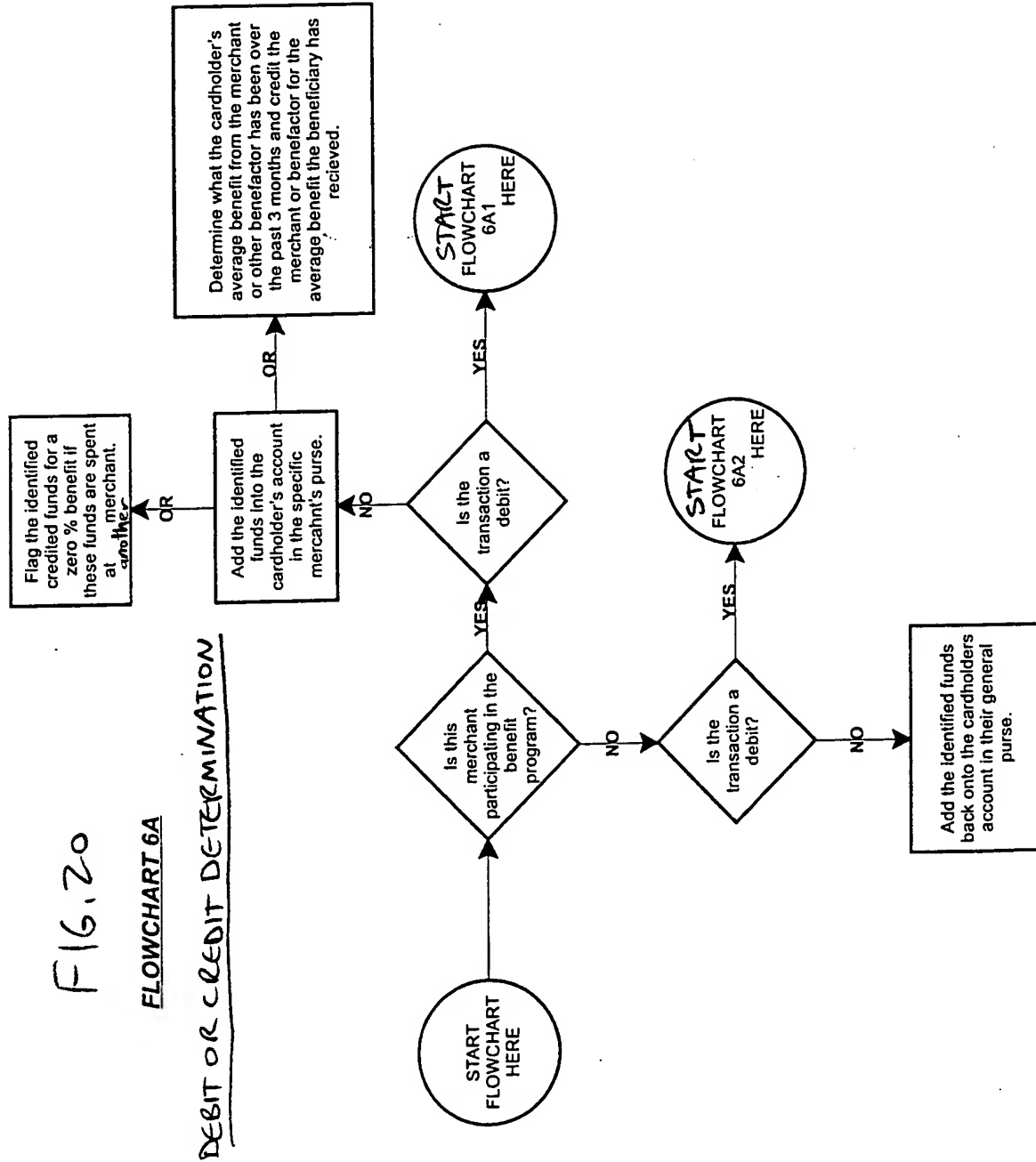
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F16.19

FLOWCHART 6  
TRANSACTION RECONCILIATION METHOD



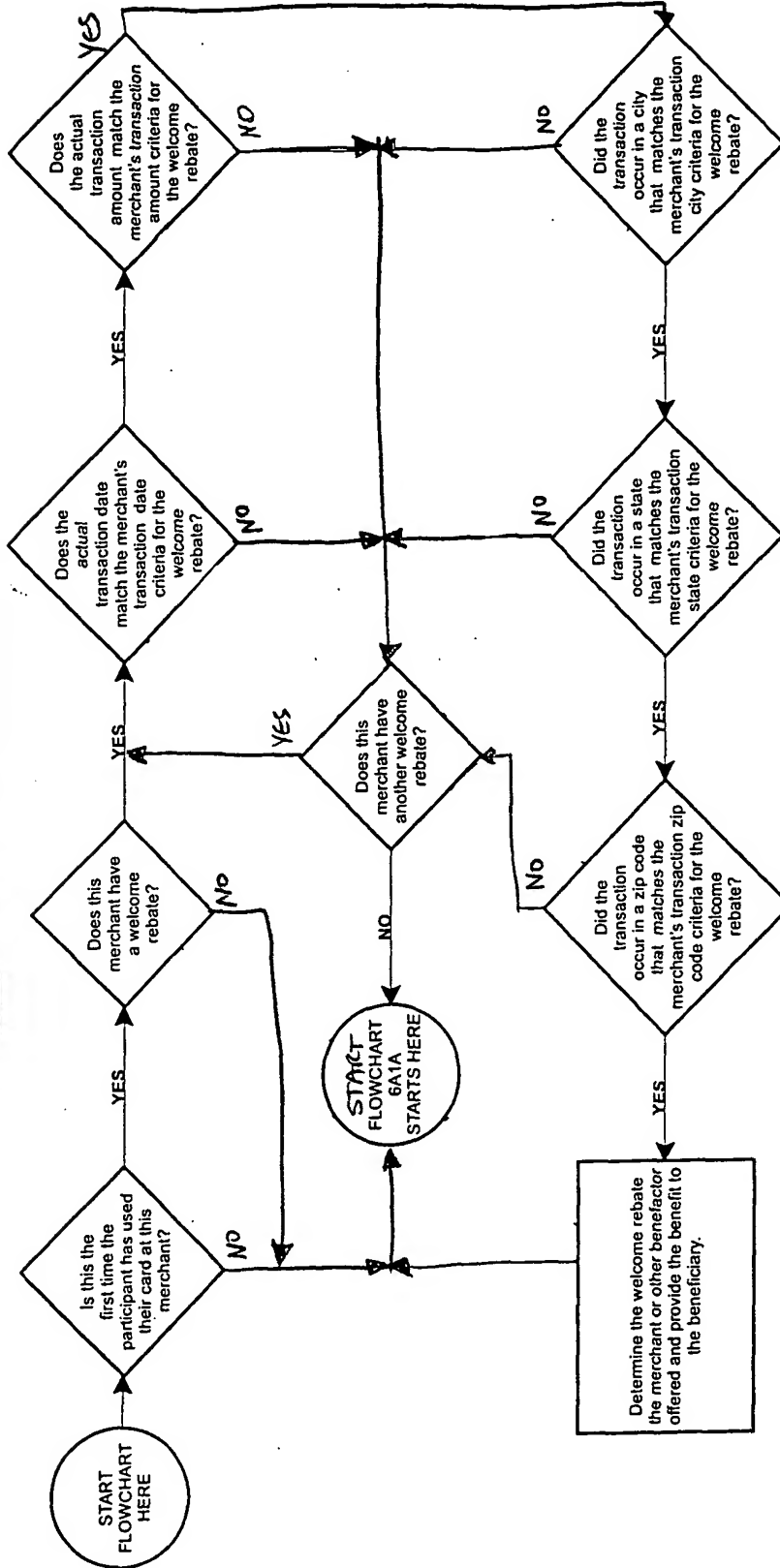
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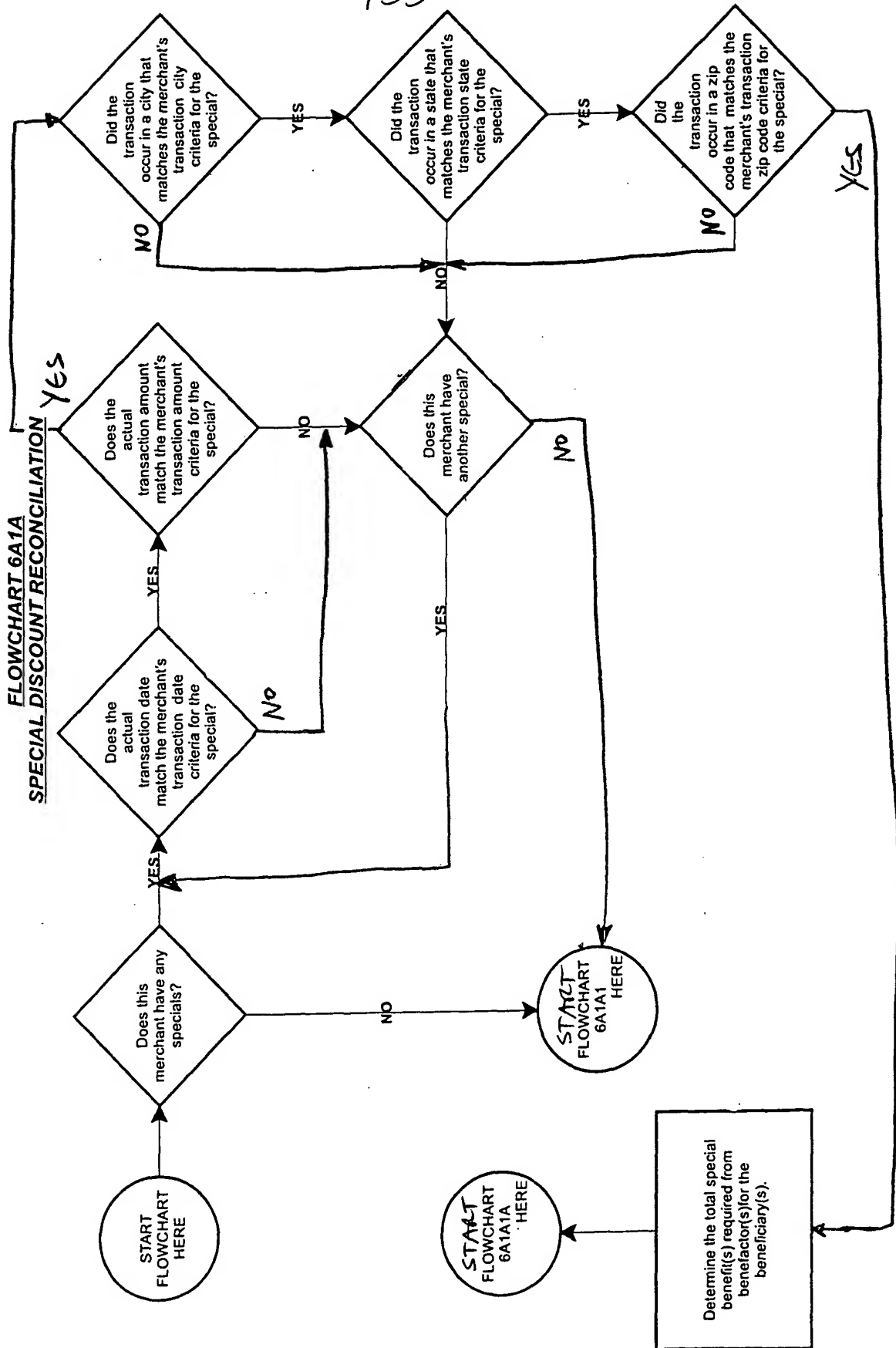
FIG. 21

FLOWCHART 6A1  
WELCOME REBATE RECONCILIATION



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FIG. 22



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FIG. 23

FLOWCHART 6A1A1  
BASE DISCOUNT RECONCILIATION

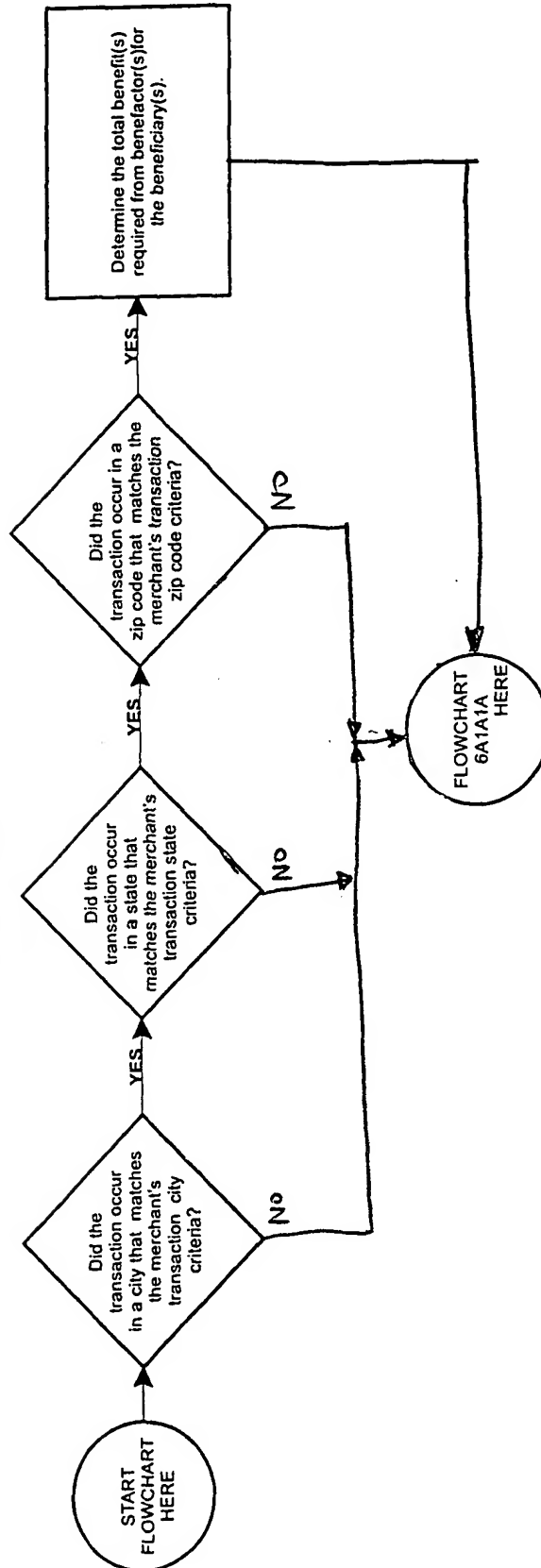
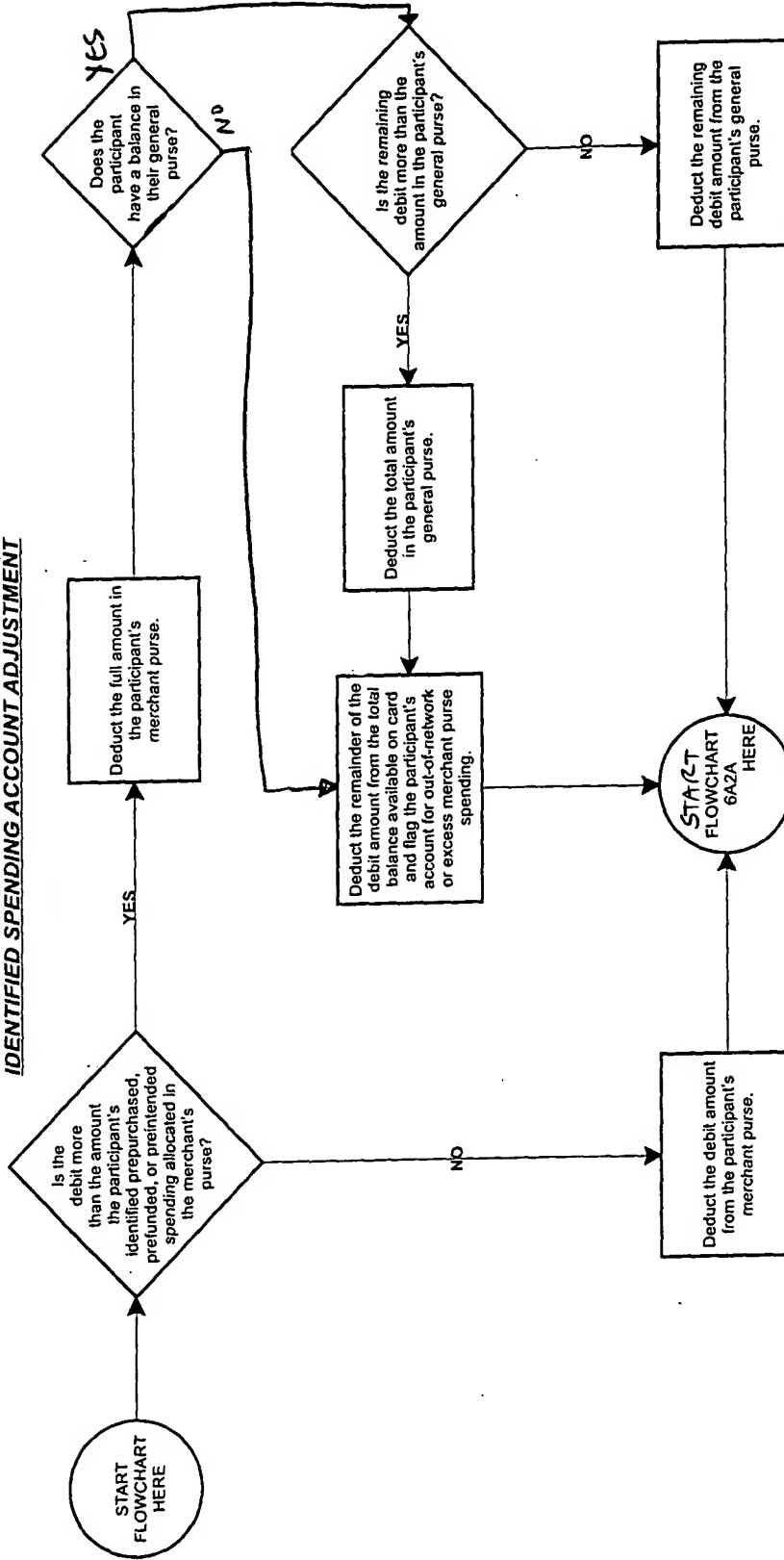


FIG. 24

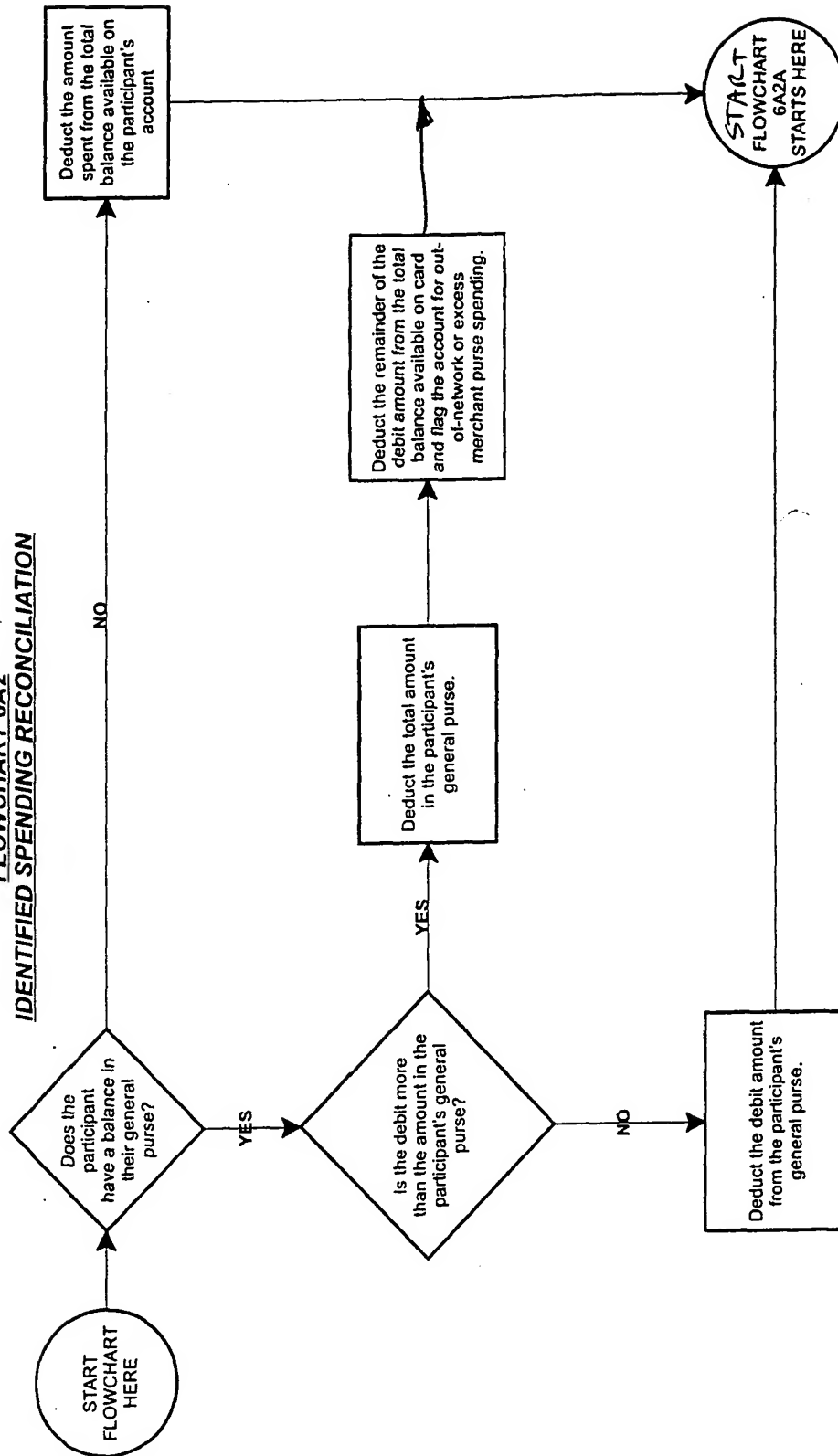
FLOWCHART 6A1A1A  
IDENTIFIED SPENDING ACCOUNT ADJUSTMENT



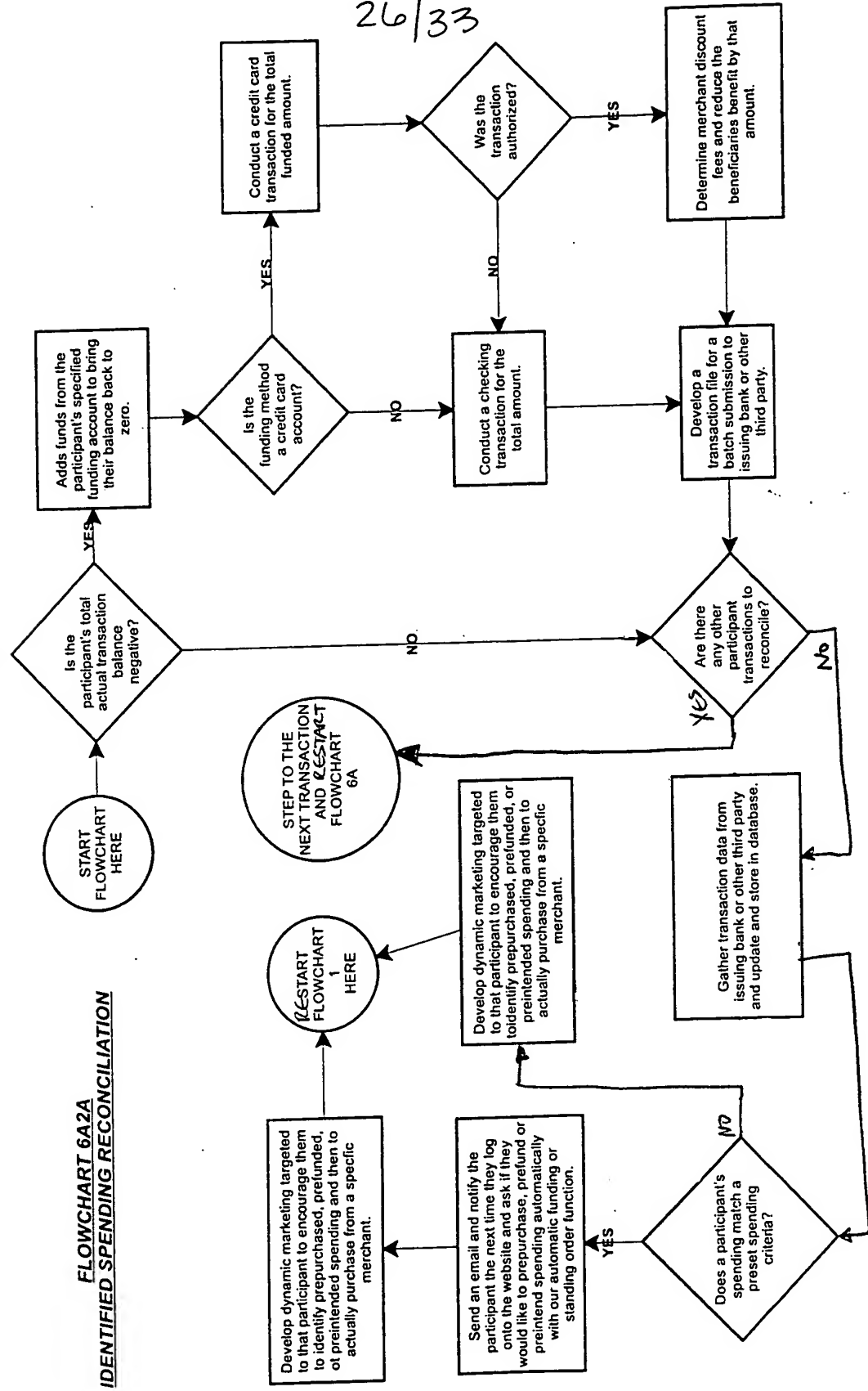


F16.25

FLOWCHART 6A2  
IDENTIFIED SPENDING RECONCILIATION



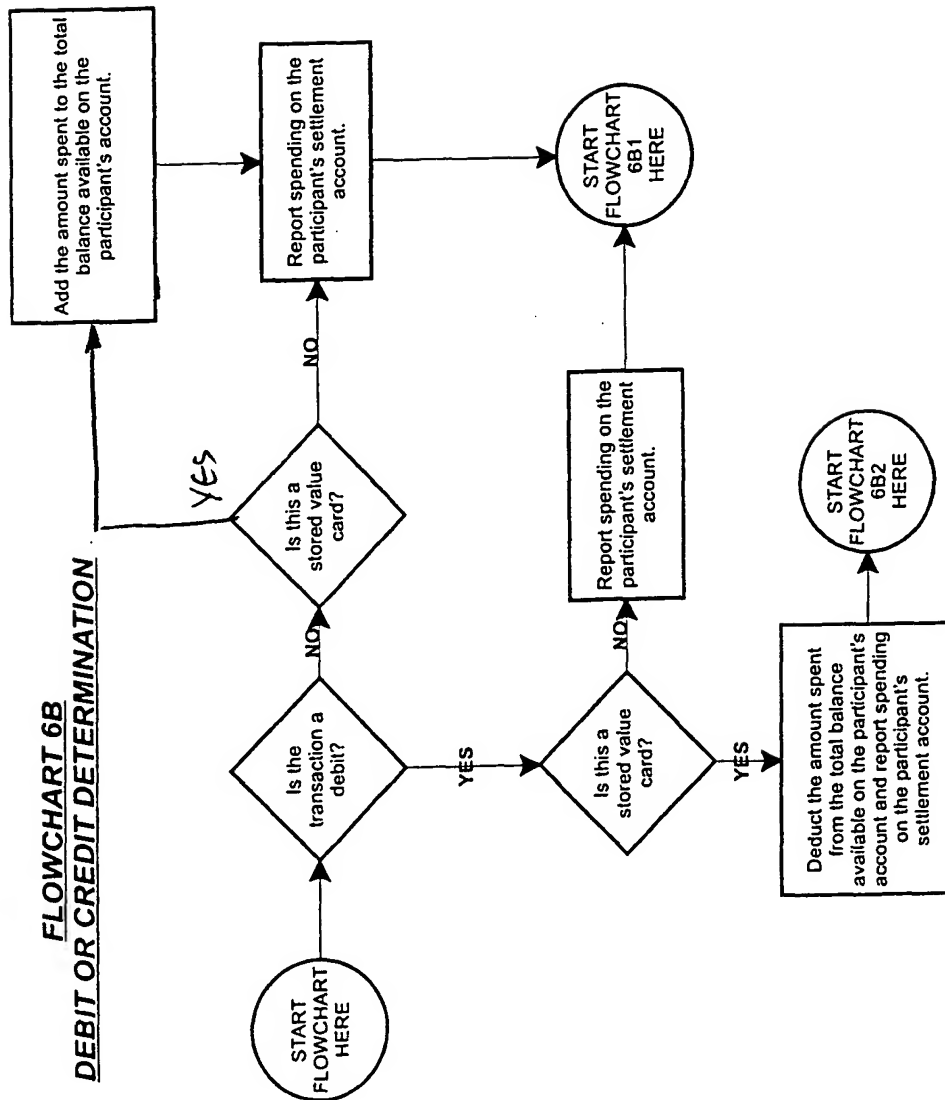
**FLOWCHART 6A2A**  
**IDENTIFIED SPENDING RECONCILIATION**



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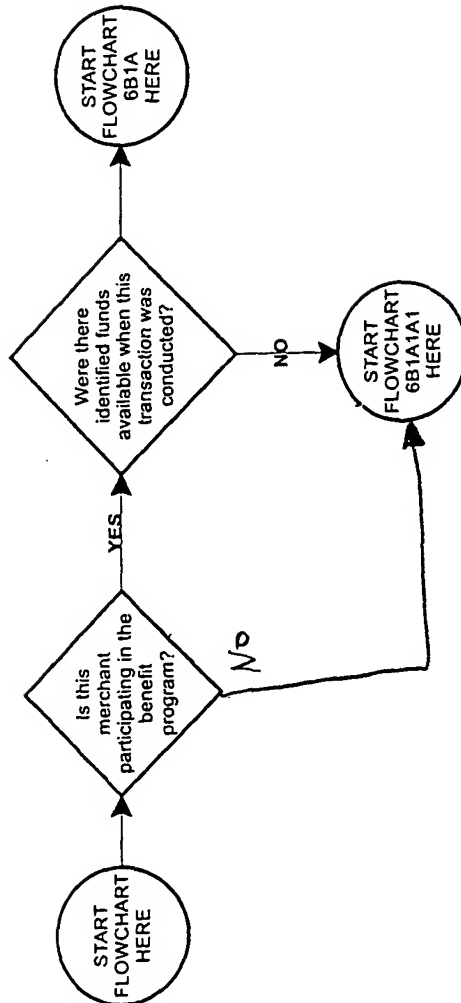
FIG. 27

**FLOWCHART 6B  
DEBIT OR CREDIT DETERMINATION**



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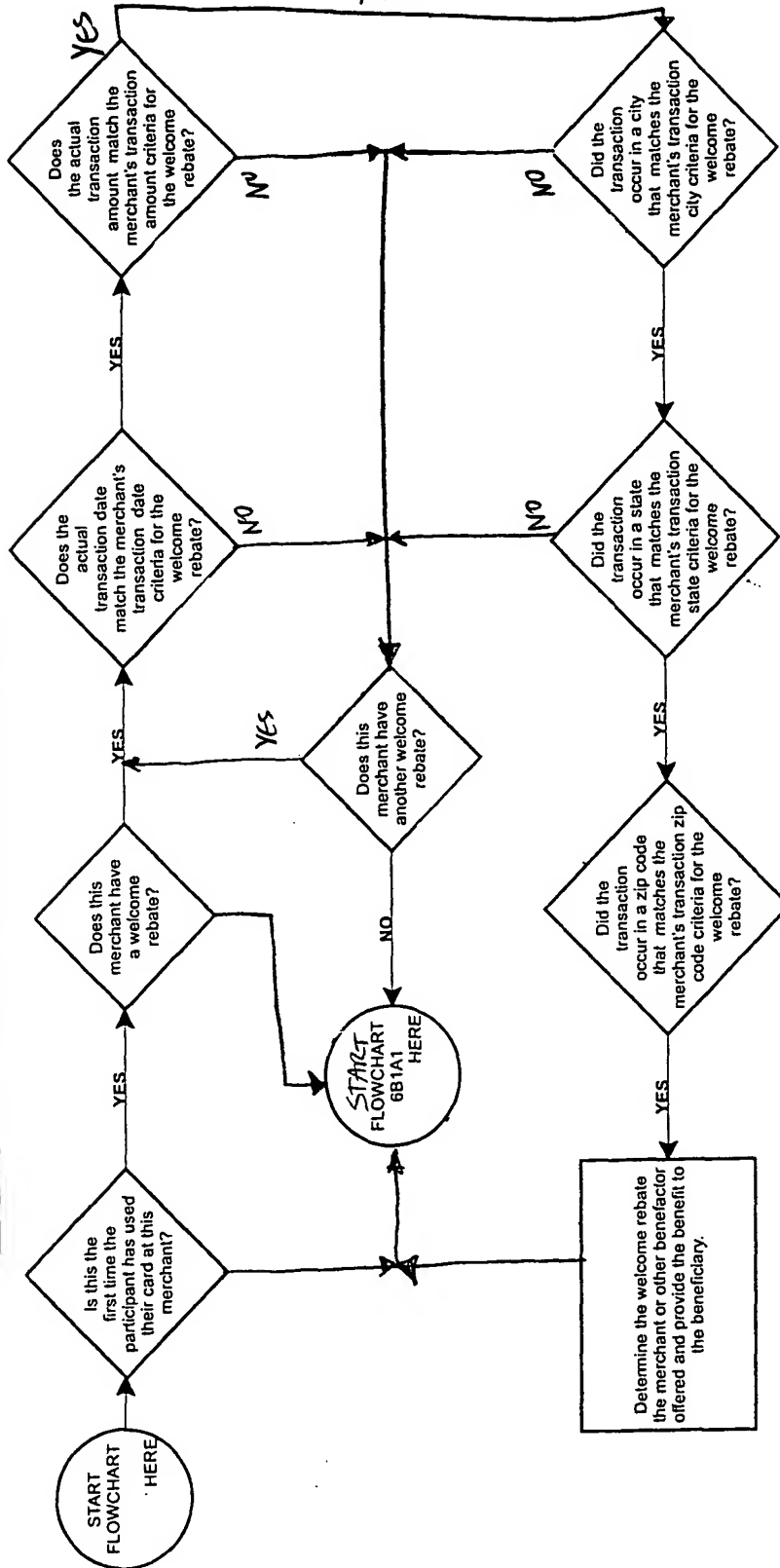
FIG. 28  
FLOWCHART 6B1  
QUALIFYING TRANSACTION DETERMINATION



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FIG. 29

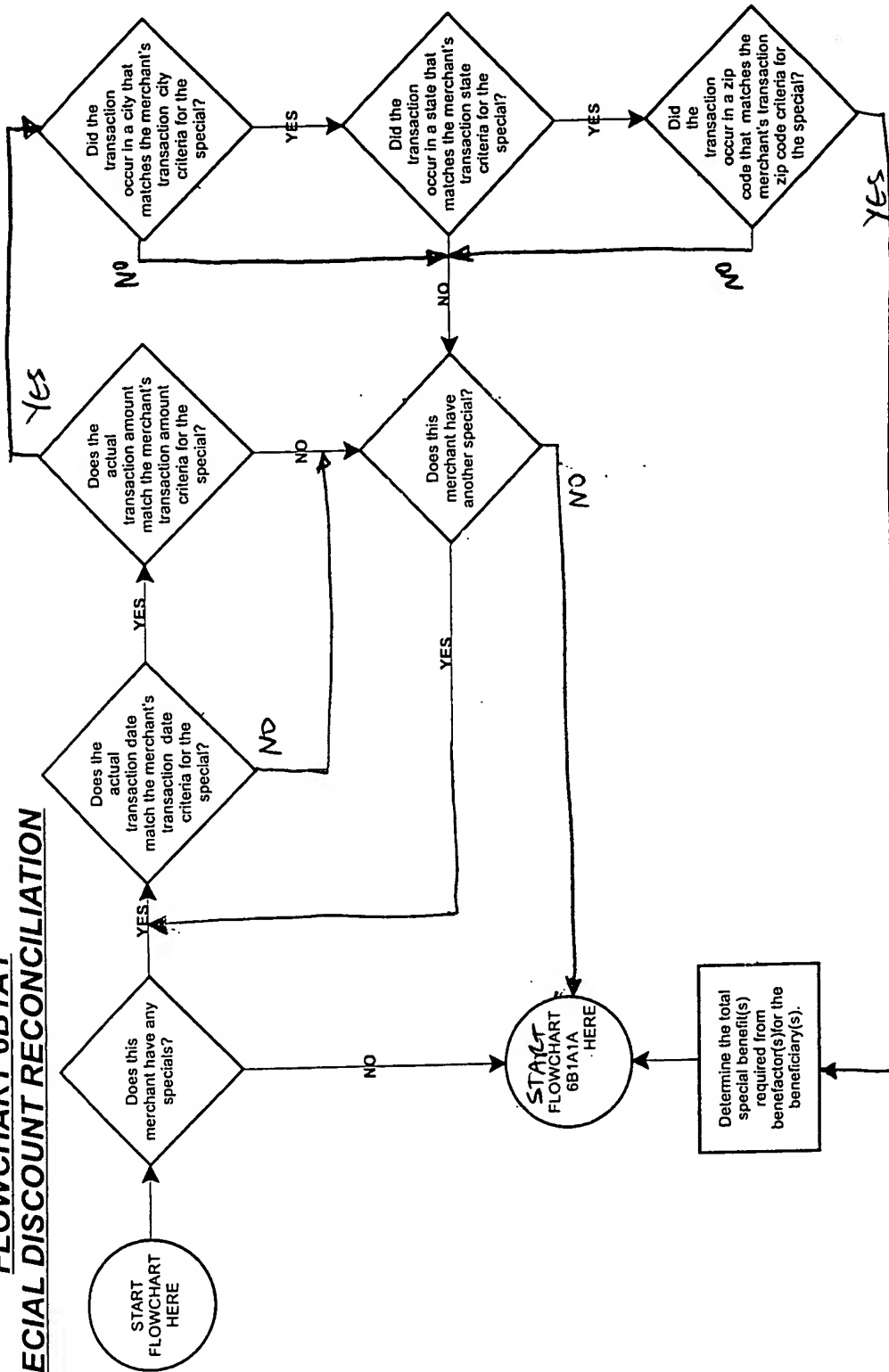
**FLOWCHART 6B1A**  
**WELCOME REBATE RECONCILIATION**



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FIG. 30

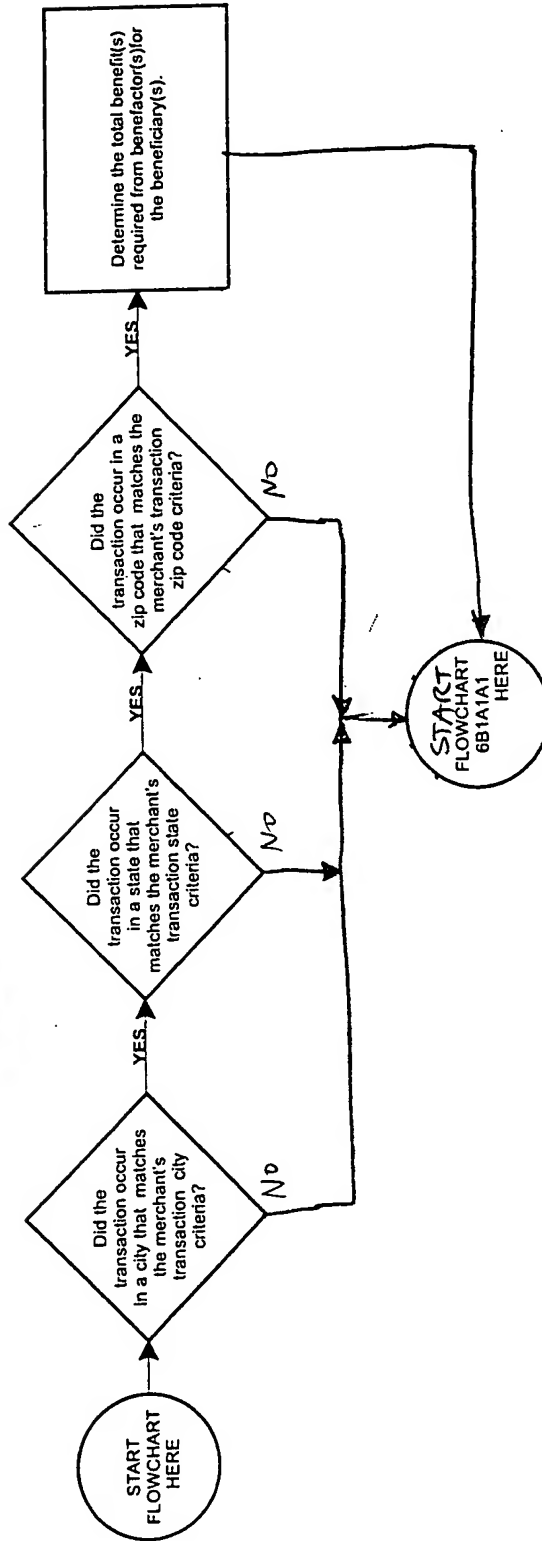
**FLOWCHART 6B1A1  
 SPECIAL DISCOUNT RECONCILIATION**



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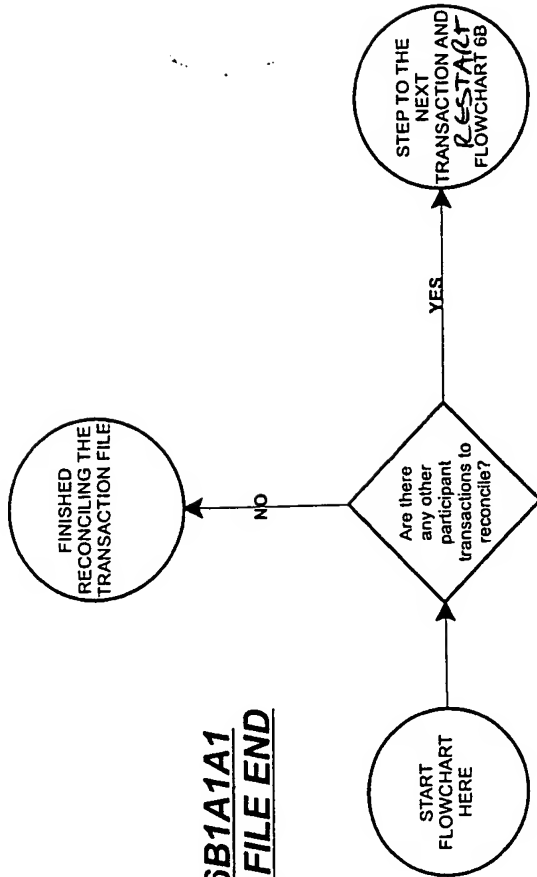
FIG. 31

**FLOWCHART 6B1A1A**  
**BASE DISCOUNT RECONCILIATION**



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FIG. 32

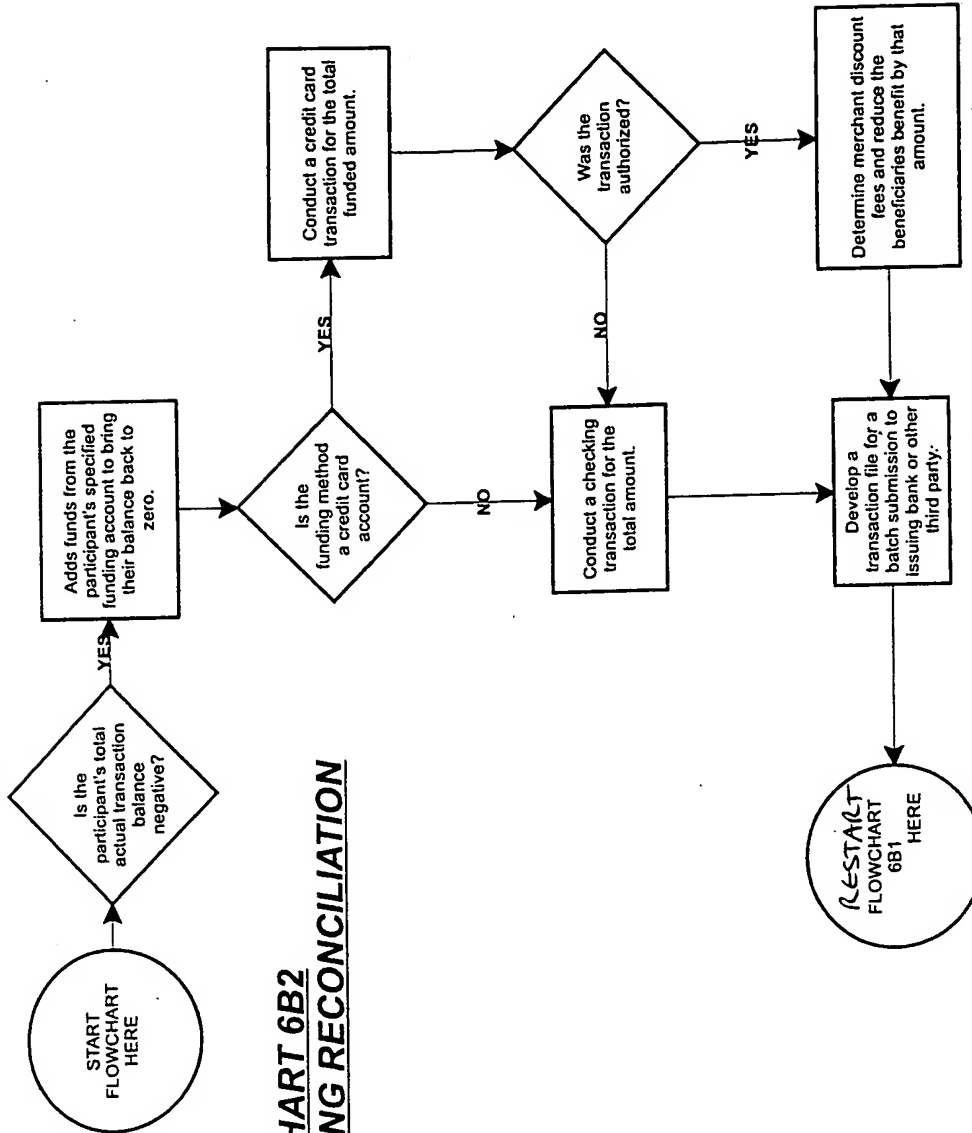


FLOWCHART 6B1A1A1  
TRANSACTION FILE END



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FIG. 33



**FLOWCHART 6B2**  
**IDENTIFIED SPENDING RECONCILIATION**